

## Imaged Certificate of Notice Page 1 of 6

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Dawn K. Burrows  
DebtorCase No. 14-12195-jkf  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Randi  
Form ID: 318Page 1 of 4  
Total Noticed: 76

Date Rcvd: Feb 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2017.

db  
13269471 +Dawn K. Burrows, 833 Seneca St., Apt. 2, Fountain Hill, PA 18015-2636  
13269472 #Abington Emergency Physicians, PO Box 3012, Wilmington, DE 19804-0012  
13269475 +Abington Memorial Hospital, 1200 Old York Road, Abington, PA 19001-3788  
13269476 +Apothaker & Associates, P.C., 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410  
13269480 +Arrow Financial Services, LLC, 5996 W. Touhy Avenue, Niles, IL 60714-4610  
Begley, Carlin & Mandio, LLP, ATTN: Nathan D. Fox, Esq., PO Box 308,  
Langhorne, PA 19047-0308  
13269481 Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153  
13269489 #+Dawn K. Burrows, 54 Ivy Court, Quakertown, PA 18951-2766  
13474321 +Diana M. Dixon, Esq., 107 N. Broad Street, Suite 307, Doylestown, PA 18901-3755  
13269490 DirectV, LLC, Business Service Center, PO Box 5392, Miami, FL 33152-5393  
13269493 EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
13269494 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
13269495 +First National Collect. Bureau, 610 Waltham Way, Sparks, NV 89434-6695  
13269496 Grimley Financial, 30 Washington Avenue, Suite C-6, Haddonfield, NJ 08033-3341  
13269497 Home Depot Credit Services, PO Box 689100, Des Moines, IA 50368-9100  
13269499 +Hudson & Keyse, LLC, 382 Blackbrook Road, Painesville, OH 44077-1294  
13269500 +KML Law Group, P.C., Thomas I. Puleo, Esq., 701 Market St., Ste. 5000,  
Philadelphia, PA 19106-1541  
13269501 +LDC Collection Systems, 1617 JFK Blvd., Suite 575, Philadelphia, PA 19103-1821  
13269503 +LVNV Funding, LLC, 700 Executive Center Drive, # 300, Greenville, SC 29615-4555  
13818682 +Lansdale Hospital, Business Service Dept., 1200 Old York Road, Abington, PA 19001-3720  
13269502 Literary Guild Select Book Club, PO Box 916400, Rantoul, IL 61866-6400  
13269504 +National Financial Systems, PO Box 9046, Hicksville, NY 11802  
13269505 +North Shore Agency, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515  
13269506 PP&L, 827 Hausman Road, Allentown, PA 18104-9392  
13375068 +PPL Electric Utilities, 827 Hausman Rd., Allentown, PA 18104-9392  
13269508 Quaker's Green Community Assoc., 300 Quaker's Way, Quakertown, PA 18951-2776  
13632164 +Santander Consumer USA Inc., c/o William E. Craig, Esq., Morton & Craig LLC,  
110 Marter Ave., Ste. 301, Moorestown, NJ 08057-3125  
13818684 +Springhouse Internal Medicine, 1200 Old York Road, Abington, PA 19001-3720  
13269513 St. Luke's Quakertown Campus, 1021 Park Avenue, Quakertown, PA 18951  
13269514 +St. Luke's Univ. Hlth Network, 801 Ostrum Street, Bethlehem, PA 18015-1000  
13269515 Synergetic Communications, Inc, 5450 N. W. Central #1000, Houston, TX 77092-2016  
13269516 +The Bradford Exchange Jewelry, 9333 N. Milwaukee Avenue, Niles, IL 60714-1392  
13323548 +U.S. Dept. of Agriculture, c/o Thomas I. Puleo, Esq., KML Law Group PC,  
701 Market St., Ste. 5000, Phila., PA 19106-1541  
13269520 US Asset Management, Inc., 700 Longwater Drive, Norwell, MA 02061-1624  
13301892 +United Auto Credit Corporation, 1071 Camelback, Suite 100, Newport Beach, CA 92660-3046  
13269518 United Auto Group, PO Box 9945, Newport Beach, CA 92658-1945  
13839178 +United States Dept. of Agriculture, c/o Thomas Puleo, Esq., KML Law Group PC,  
701 Market St., Ste. 5000, Phila., PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Feb 03 2017 01:51:46 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Feb 03 2017 01:51:16  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 03 2017 01:51:31 U.S. Attorney Office,  
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13269473 +EDI: AFNIRECOVERY.COM Feb 03 2017 01:38:00 AFNI, PO Box 3097,  
Bloomington, IL 61702-3097  
13269474 +EDI: AFNIRECOVERY.COM Feb 03 2017 01:38:00 AFNI, PO Box 3517,  
Bloomington, IL 61702-3517  
13269478 EDI: CINGMIDLAND.COM Feb 03 2017 01:38:00 AT&T Mobility, PO Box 537104,  
Atlanta, GA 30353-7104  
13390103 +EDI: CINGMIDLAND.COM Feb 03 2017 01:38:00 AT&T Mobility II LLC, % AT&T Services, Inc,  
Karen Cavnagaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693  
13284063 EDI: AIS.COM Feb 03 2017 01:38:00 American InfoSource LP as agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
13315559 EDI: AIS.COM Feb 03 2017 01:38:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
13269477 EDI: ACCE.COM Feb 03 2017 01:38:00 Asset Acceptance, PO Box 2041,  
Warren, MI 48090-2041  
13273622 +EDI: ACCE.COM Feb 03 2017 01:38:00 Asset Acceptance LLC, PO Box 2036,  
Warren MI 48090-2036  
13269479 EDI: BANKAMER.COM Feb 03 2017 01:38:00 Bank of America, PO Box 982238,  
El Paso, TX 79998-2238  
13269517 EDI: AISTMBL.COM Feb 03 2017 01:38:00 TMobile Bankruptcy Team, PO Box 53410,  
Bellevue, WA 98015-3410  
13269482 +E-mail/Text: cms-bk@cms-collect.com Feb 03 2017 01:51:00 Capital Management Services,  
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13269484 EDI: CHASE.COM Feb 03 2017 01:38:00 Chase Bank, PO Box 15298,  
Wilmington, DE 19886-5298  
13269486 EDI: CITICORP.COM Feb 03 2017 01:38:00 Citibank, PO Box 6500,  
Sioux Falls, SD 57117-6500  
13269485 EDI: CITICORP.COM Feb 03 2017 01:38:00 Citibank, PO Box 6241,  
Sioux Falls, SD 57117-6241  
13269487 +E-mail/Text: equiles@philapark.org Feb 03 2017 01:51:53 City of Philadelphia,  
Parking Violations Branch, PO Box 41818, Philadelphia, PA 19101-1818  
13302791 +EDI: JEFFERSONCAP.COM Feb 03 2017 01:38:00 Collecto Us Asset Managemnt, Inc.,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
13269488 +EDI: CONVERGENT.COM Feb 03 2017 01:38:00 Convergent Outsourcing, Inc.,  
10750 Hammerly Blvd., # 200, Houston, TX 77043-2317  
13269491 EDI: ESSL.COM Feb 03 2017 01:38:00 Dish Network, PO Box 4034, Woburn, MA 01888-4034  
13269492 EDI: DCI.COM Feb 03 2017 01:38:00 Diversified Consultants, Inc., PO Box 551268,  
Jacksonville, FL 32255-1268  
13269492 E-mail/Text: bankruptcynotices@dcicollect.com Feb 03 2017 01:51:50  
Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268  
13269498 EDI: HFC.COM Feb 03 2017 01:38:00 Household Bank, PO Box 15521,  
Wilmington, DE 19850-5521  
13283392 EDI: JEFFERSONCAP.COM Feb 03 2017 01:38:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-9617  
13284996 +EDI: FORD.COM Feb 03 2017 01:38:00 Kia Motors Finance, PO Box 20825,  
Fountain Valley, CA 92728-0825  
13281635 EDI: RESURGENT.COM Feb 03 2017 01:38:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
P.O. Box 10675, Greenville, SC 29603-0675  
13335259 EDI: RESURGENT.COM Feb 03 2017 01:38:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Citibank (South Dakota),, N.A., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13335260 EDI: RESURGENT.COM Feb 03 2017 01:38:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Vion Holdings LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13269507 E-mail/Text: bankruptcynotices@pch.com Feb 03 2017 01:51:00 Publishers Clearing House,  
PO Box 4002936, Des Moines, IA 50340-2936  
13269511 +E-mail/Text: Supportservices@receivablesperformance.com Feb 03 2017 01:51:51 RPM,  
20816 44th Ave W, Lynnwood, WA 98036-7799  
13269509 EDI: RESURGENT.COM Feb 03 2017 01:38:00 Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13269512 EDI: DRIV.COM Feb 03 2017 01:38:00 Santander Consumer USA, ATTN: Bankruptcy Dept.,  
PO Box 560284, Dallas, TX 75356-0284  
13293975 +EDI: DRIV.COM Feb 03 2017 01:38:00 Santander Consumer USA, Po Box 560284,  
Dallas, TX 75356-0284  
13294341 +EDI: DRIV.COM Feb 03 2017 01:38:00 Santander Consumer USA Inc., PO Box 961245,  
Ft. Worth, TX 76161-0244  
13269521 +EDI: USDARHS.COM Feb 03 2017 01:38:00 USDA Rural Housing Service,  
Central Servicing Center, PO Box 66506, Saint Louis, MO 63166-6506  
13322237 EDI: USDARHS.COM Feb 03 2017 01:38:00 USDA, RURAL DEVELOPMENT,  
CENTRALIZED SERVICING CENTER, ATTN: BKR DEPT, PO BOX 66879, ST. LOUIS, MO 63166-6879  
13269519 EDI: URSI.COM Feb 03 2017 01:38:00 United Recovery Systems, LP, PO Box 722929,  
Houston, TX 77272-2929  
13269522 +EDI: VERIZON.COM Feb 03 2017 01:38:00 Verizon, PO Box 33078,  
Saint Petersburg, FL 33733-8078  
13269523 +EDI: WFNNB.COM Feb 03 2017 01:38:00 WFNNB - Victoria's Secret, Bankruptcy Department,  
PO Box 182125, Columbus, OH 43218-2125

TOTAL: 40

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13269526\* +AFNI, PO Box 3097, Bloomington, IL 61702-3097  
13269527\* +AFNI, PO Box 3517, Bloomington, IL 61702-3517  
13269531\* AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104  
13818679\* AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104  
13269524\* Abington Emergency Physicians, PO Box 3012, Wilmington, DE 19804-0012  
13269525\* +Abington Memorial Hospital, 1200 Old York Road, Abington, PA 19001-3788  
13269528\* +Apothaker & Associates, P.C., 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410  
13269529\* +Arrow Financial Services, LLC, 5996 W. Touhy Avenue, Niles, IL 60714-4610  
13269530\* Asset Acceptance, PO Box 2041, Warren, MI 48090-2041  
13269532\* +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)  
13269533\* Begley, Carlin & Mandio, LLP, ATTN: Nathan D. Fox, Esq., PO Box 308,  
Langhorne, PA 19047-0308  
13269534\* Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153  
13269570\* +C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901  
(address filed with court: TMobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410)  
13269536\* +CBE Group, 131 Tower Park Drive, Suite 100, Waterloo, IA 50701-9374  
13269535\* +Capital Management Services, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
13269537\* Chase Bank, PO Box 15298, Wilmington, DE 19886-5298  
13269539\* Citibank, PO Box 6500, Sioux Falls, SD 57117-6500  
13269538\* Citibank, PO Box 6241, Sioux Falls, SD 57117-6241

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

13269540\* +City of Philadelphia, Parking Violations Branch, PO Box 41818,  
Philadelphia, PA 19101-1818

13269541\* +Convergent Outsourcing, Inc., 10750 Hammerly Blvd., # 200, Houston, TX 77043-2317

13269542\* +Dawn K. Burrows, 54 Ivy Court, Quakertown, PA 18951-2766

13269543\* DirectV, LLC, Business Service Center, PO Box 5392, Miami, FL 33152-5393

13269544\* Dish Network, PO Box 4034, Woburn, MA 01888-4034

13269545\* Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268

13818685\* Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268

13269546\* EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624

13269547\* Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388

13269548\* +First National Collect. Bureau, 610 Waltham Way, Sparks, NV 89434-6695

13269549\* Grimley Financial, 30 Washington Avenue, Suite C-6, Haddonfield, NJ 08033-3341

13269550\* Home Depot Credit Services, PO Box 689100, Des Moines, IA 50368-9100

13269551\* Household Bank, PO Box 15521, Wilmington, DE 19850-5521

13269552\* +Hudson & Keyse, LLC, 382 Blackbrook Road, Painesville, OH 44077-1294

13269553\* +KML Law Group, P.C., Thomas I. Puleo, Esq., 701 Market St., Ste. 5000,  
Philadelphia, PA 19106-1541

13269554\* +LDC Collection Systems, 1617 JFK Blvd., Suite 575, Philadelphia, PA 19103-1821

13269556\* +LVNV Funding, LLC, 700 Executive Center Drive, # 300, Greenville, SC 29615-4555

13269555\* Literary Guild Select Book Club, PO Box 916400, Rantoul, IL 61866-6400

13269557\* +National Financial Systems, PO Box 9046, Hicksville, NY 11802

13269558\* +North Shore Agency, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515

13269559\* PP&L, 827 Hausman Road, Allentown, PA 18104-9392

13269560\* Publishers Clearing House, PO Box 4002936, Des Moines, IA 50340-2936

13269561\* Quaker's Green Community Assoc., 300 Quaker's Way, Quakertown, PA 18951-2776

13269563\* RJM Acquisitions, LLC, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416

13269564\* +RPM, 20816 44th Ave W, Lynnwood, WA 98036-7799

13269562\* Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13269565\* Santander Consumer USA, ATTN: Bankruptcy Dept., PO Box 560284, Dallas, TX 75356-0284

13269566\* St. Luke's Quakertown Campus, 1021 Park Avenue, Quakertown, PA 18951

13269567\* +St. Luke's Univ. Hlth Network, 801 Ostrum Street, Bethlehem, PA 18015-1000

13269568\* Synergetic Communications, Inc, 5450 N. W. Central #1000, Houston, TX 77092-2016

13269569\* +The Bradford Exchange Jewelry, 9333 N. Milwaukee Avenue, Niles, IL 60714-1392

13269573\* US Asset Management, Inc., 700 Longwater Drive, Norwell, MA 02061-1624

13269574\* +USDA Rural Housing Service, Central Servicing Center, PO Box 66506,  
Saint Louis, MO 63166-6506

13269571\* United Auto Group, PO Box 9945, Newport Beach, CA 92658-1945

13269572\* United Recovery Systems, LP, PO Box 722929, Houston, TX 77272-2929

13269575\* +Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078

13269576\* +WFNNB - Victoria's Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125

13269483\* ##+CBE Group, 131 Tower Park Drive, Suite 100, Waterloo, IA 50701-9374

13269510\* ##RJM Acquisitions, LLC, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416

TOTALS: 0, \* 55, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 04, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor United States Department of Agriculture  
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net  
DIANA M. DIXON on behalf of Debtor Dawn K. Burrows dianamdixonesq@gmail.com  
THOMAS I. PULEO on behalf of Creditor United States Department of Agriculture  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc.  
mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Dawn K. Burrows</u>	Social Security number or ITIN	<b>xxx-xx-9891</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>14-12195-jkf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dawn K. Burrows

2/2/17

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**